

1/13

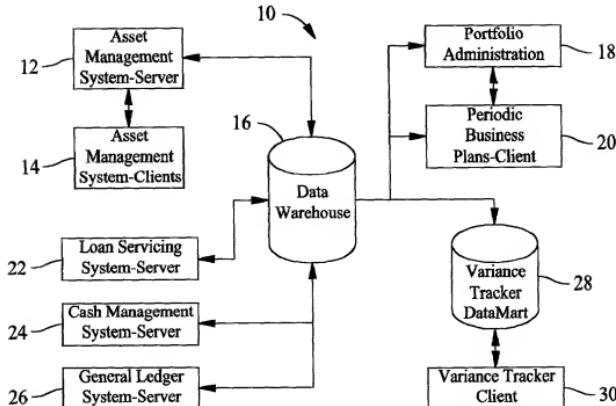


FIG. 1

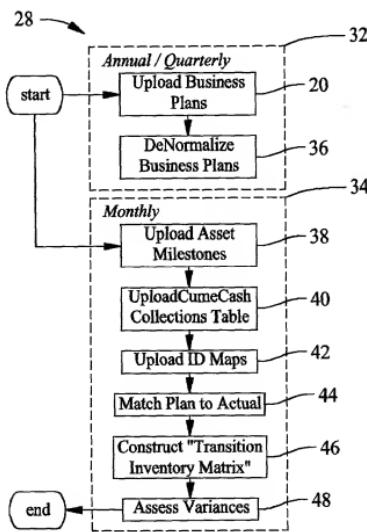


FIG. 2

52

| Account Number | Month | Plan Amount |
|----------------|--------|-------------|
| 12345 | Jan-01 | 540 |
| 12345 | Feb-01 | 455 |
| 12345 | Mar-01 | 548 |
| 12345 | Apr-01 | 398 |
| 23456 | Jan-01 | 652 |
| 23456 | Feb-01 | 461 |
| 23456 | Mar-01 | 136 |
| 23456 | Apr-01 | 18 |
| 34567 | Jan-01 | 672 |
| 34567 | Feb-01 | 642 |
| 34567 | Mar-01 | 749 |
| 34567 | Apr-01 | 816 |

50

| Account Number | Jan-01 | Feb-01 | Mar-01 | Apr-01 |
|----------------|--------|--------|--------|--------|
| 12345 | 540 | 455 | 548 | 398 |
| 23456 | 652 | 461 | 136 | 18 |
| 34567 | 672 | 642 | 749 | 816 |



FIG. 3

54

| Account Number | Month | Plan Amount |
|----------------|--------|-------------|
| 12345 | Jan-01 | 540 |
| 12345 | Feb-01 | 455 |
| 12345 | Mar-01 | 548 |
| 12345 | Apr-01 | 398 |
| 23456 | Jan-01 | 652 |
| 23456 | Feb-01 | 461 |
| 23456 | Mar-01 | 136 |
| 23456 | Apr-01 | 18 |
| 34567 | Jan-01 | 672 |
| 34567 | Feb-01 | 642 |
| 34567 | Mar-01 | 749 |
| 34567 | Apr-01 | 816 |

2/13

56

| Account Number | Month | Plan Index | Amount |
|----------------|-------|------------|--------|
| 12345 | 3 | 540 | |
| 12345 | 4 | 455 | |
| 12345 | 5 | 548 | |
| 12345 | 6 | 398 | |
| 23456 | 3 | 652 | |
| 23456 | 4 | 461 | |
| 23456 | 5 | 136 | |
| 23456 | 6 | 18 | |
| 34567 | 3 | 672 | |
| 34567 | 4 | 642 | |
| 34567 | 5 | 749 | |
| 34567 | 6 | 816 | |

FIG. 4

Applicant: Keyes et al.; S.N. 10035-968; Atty. Dkt. No. 17243-00042
 Title: METHODS AND SYSTEMS FOR ASSESSING LOAN
 PortfolioS
 John S. Bechtel, Armstrong Teasdale LLP, One Metropolitan Square,
 Suite 2600, St. Louis, MO 63102 (314) 621-5070

202740 896500

58

| Account Number | Month | Actual Amount |
|----------------|--------|---------------|
| 12345 | Jan-01 | 534 |
| 12345 | Feb-01 | 449 |
| 12345 | Mar-01 | 541 |
| 12345 | Apr-01 | 396 |
| 23456 | Jan-01 | 647 |
| 23456 | Feb-01 | 453 |
| 23456 | Mar-01 | 130 |
| 23456 | Apr-01 | 9 |
| 34567 | Jan-01 | 663 |
| 34567 | Feb-01 | 633 |
| 34567 | Mar-01 | 740 |
| 34567 | Apr-01 | 815 |

3/13

Applicant: Keyes et al., S.N. 10/035,968; Atty. Dkt. No. 17243-00042
Title: METHODS AND SYSTEMS FOR ASSESSING LOAN
PORTFOLIOS
John S. Beulich, Armstrong Teasdale LLP, One Metropolitan Square,
Suite 2600, St. Louis, MO 63102 (314) 621-5070

| Account Number | Month Index | Actual Amount |
|----------------|-------------|---------------|
| 12345 | 3 | 534 |
| 12345 | 4 | 449 |
| 12345 | 5 | 541 |
| 12345 | 6 | 396 |
| 23456 | 3 | 647 |
| 23456 | 4 | 453 |
| 23456 | 5 | 130 |
| 23456 | 6 | 9 |
| 34567 | 3 | 663 |
| 34567 | 4 | 633 |
| 34567 | 5 | 740 |
| 34567 | 6 | 815 |



FIG. 5

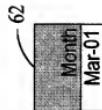


FIG. 6

FIG. 7

4/13

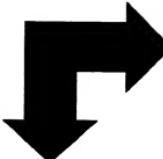
| Account Number | Month Index | Plan Amount | Actual Amount | Variance |
|----------------|-------------|-------------|---------------|----------|
| 12345 | 3 | 540 | 534 | 6 |
| 12345 | 4 | 455 | 449 | 7 |
| 12345 | 5 | 548 | 541 | 7 |
| 12345 | 6 | 398 | 396 | 2 |
| 23456 | 3 | 652 | 647 | 5 |
| 23456 | 4 | 461 | 453 | 8 |
| 23456 | 5 | 136 | 130 | 7 |
| 23456 | 6 | 18 | 9 | 9 |
| 34567 | 3 | 672 | 663 | 10 |
| 34567 | 4 | 642 | 633 | 9 |
| 34567 | 5 | 749 | 740 | 10 |
| 34567 | 6 | 816 | 815 | 1 |

64

| Account Number | Cumulative Month Index | Cumulative Plan Amount | Cumulative Actual Amount | Cumulative Variance |
|----------------|------------------------|------------------------|--------------------------|---------------------|
| 12345 | 5 | 1,543 | 1,524 | 19 |
| 23456 | 5 | 1,249 | 1,230 | 19 |
| 34567 | 5 | 2,063 | 2,036 | 27 |

Applicant: Keyes et al.; S.N. 10/035,968; Atty. Dkt. No. 17243-00042
 Title: METHODS AND SYSTEMS FOR ASSESSING LOAN RISK
 PROTOTYPES
 John S. Beuhlik, Armstrong Teasdale LLP, One Metropolitan Square,
 Suite 2600, St. Louis, MO 63102 (314) 621-5070

2027-01-01 09:36:55 EDT



| Account Number | Milestone | Cume Month Index | Cume Plan Amount | Cume Actual Amount | Cume Variance |
|----------------|-----------|------------------|------------------|--------------------|---------------|
| 12345 Approved | | 5 | 1,543 | 1,543 | 19 |
| 23456 Approved | | 5 | 1,249 | 1,249 | 19 |
| 34567 Closed | | 5 | 2,063 | 2,063 | 27 |

| Account Number | Milestone | Cume Month Index | Cume Plan Amount | Cume Actual Amount | Cume Variance |
|----------------|-----------|------------------|------------------|--------------------|---------------|
| 12345 Approved | | 6 | 1,941 | 1,920 | 21 |
| 23456 Closed | | 6 | 1,266 | 1,239 | 28 |
| 34567 Approved | | 6 | 2,879 | 2,851 | 28 |






| Previous Milestone ▶ | | Data ▶ | Current Milestones ▶ | | Grand Total |
|----------------------|--------|---------------|----------------------|------------|-------------|
| Approved | Closed | Approved | Closed | Delinquent | |
| | | Cume Plan | 1,941 | 1,266 | 3,207 |
| | | Cume Actual | 1,920 | 1,239 | 3,160 |
| | | Cume Variance | 21 | 28 | 48 |
| | | Accounts | 1 | 1 | 2 |
| | | Cume Plan | | 2,879 | 2,879 |
| | | Cume Actual | | 2,851 | 2,851 |
| | | Cume Variance | | 28 | 28 |
| | | Accounts | | 1 | 1 |
| Total Cume Plan | | | 1,941 | 1,266 | 1 |
| Total Cume Actual | | | 1,920 | 1,239 | 6,085 |
| Total Cume Variance | | | 21 | 28 | 6,011 |
| Total Accounts | | | 1 | 1 | 3 |

5/13

Suite 2600, St. Louis, MO 63102 (314) 621-5070
 John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square,
 PORTFOLIOS
 TRDE: METHODS AND SYSTEMS FOR ASSESSING LOAN
 APPLICANT: KEYES ET AL., S.N. 10/035,968; AITY, Dkt. No. 1724-00042
 JOHN S. BEULICK, ARMSTRONG TEASDALE LLP, ONE METROPOLITAN SQUARE,

FIG. 8

46 → 6/13

FIG. 9D →

| Portfolio | (All) | | |
|------------------------|------------------|----------------------|-------------|
| Collateral Type | (All) | | |
| Size | (All) | | |
| Bp Source | (All) | | |
| CurrentStrategy | (All) | | |
| Current Milestone | | | |
| Last Milestone | Data | a) prior-to-approval | b) approved |
| a) prior-to-approval | Sum of Balance | 42,938,750 | 78,256 |
| | Accounts | 1,487 | 5 |
| | Cume Plan | 2,285,852 | 4,382 |
| | Cume Payments | 192,227 | 381 |
| | Cume Variance | (2,093,625) | (4,001) |
| | Current Plan | 193,192 | 606 |
| | Current Payments | 9,870 | 281 |
| | 30 Day Plan | 257,790 | 771 |
| | 31-60 Day Plan | 296,259 | 706 |
| | 61-90 Day Plan | 344,672 | 703 |
| b) approved | Sum of Balance | - | 1,646,454 |
| | Accounts | - | 32 |
| | Cume Plan | - | 285,670 |
| | Cume Payments | - | 85,640 |
| | Cume Variance | - | (200,030) |
| | Current Plan | - | 11,777 |
| | Current Payments | - | 2,764 |
| | 30 Day Plan | - | 3,634 |
| | 31-60 Day Plan | - | 16,434 |
| | 61-90 Day Plan | - | 7,661 |
| c) approved-delinquent | Sum of Balance | - | 3,405,285 |
| | Accounts | - | 65 |
| | Cume Plan | - | 236,691 |
| | Cume Payments | - | 29,683 |
| | Cume Variance | - | (207,008) |
| | Current Plan | - | 20,195 |
| | Current Payments | - | 85 |
| | 30 Day Plan | - | 101,927 |
| | 31-60 Day Plan | - | 14,208 |
| | 61-90 Day Plan | - | 99,882 |
| d) closed | Sum of Balance | - | 7,215 |
| | Accounts | - | 2 |
| | Cume Plan | - | 376 |
| | Cume Payments | - | 240 |
| | Cume Variance | - | (136) |
| | Current Plan | - | 52 |
| | Current Payments | - | - |
| | 30 Day Plan | - | 62 |
| | 31-60 Day Plan | - | 57 |
| | 61-90 Day Plan | - | 57 |

FIG. 9B

FIG. 9A

7/13

FIG. 9E

FIG. 9A

| | | | | | | | |
|----------------------|------------------|---|---|---|---|---|---|
| e) closed-delinquent | Sum of Balance | - | - | - | - | - | - |
| | Accounts | - | - | - | - | - | - |
| | Cume Plan | - | - | - | - | - | - |
| | Cume Payments | - | - | - | - | - | - |
| | Cume Variance | - | - | - | - | - | - |
| | Current Plan | - | - | - | - | - | - |
| | Current Payments | - | - | - | - | - | - |
| | 30 Day Plan | - | - | - | - | - | - |
| | 31-60 Day Plan | - | - | - | - | - | - |
| | 61-90 Day Plan | - | - | - | - | - | - |
| f) PIF | Sum of Balance | - | - | - | - | - | - |
| | Accounts | - | - | - | - | - | - |
| | Cume Plan | - | - | - | - | - | - |
| | Cume Payments | - | - | - | - | - | - |
| | Cume Variance | - | - | - | - | - | - |
| | Current Plan | - | - | - | - | - | - |
| | Current Payments | - | - | - | - | - | - |
| | 30 Day Plan | - | - | - | - | - | - |
| | 31-60 Day Plan | - | - | - | - | - | - |
| | 61-90 Day Plan | - | - | - | - | - | - |
| g) prev PIF | Sum of Balance | - | - | - | - | - | - |
| | Accounts | - | - | - | - | - | - |
| | Cume Plan | - | - | - | - | - | - |
| | Cume Payments | - | - | - | - | - | - |
| | Cume Variance | - | - | - | - | - | - |
| | Current Plan | - | - | - | - | - | - |
| | Current Payments | - | - | - | - | - | - |
| | 30 Day Plan | - | - | - | - | - | - |
| | 31-60 Day Plan | - | - | - | - | - | - |
| | 61-90 Day Plan | - | - | - | - | - | - |
| h) no CFID | Sum of Balance | - | - | - | - | - | - |
| | Accounts | - | - | - | - | - | - |
| | Cume Plan | - | - | - | - | - | - |
| | Cume Payments | - | - | - | - | - | - |
| | Cume Variance | - | - | - | - | - | - |
| | Current Plan | - | - | - | - | - | - |
| | Current Payments | - | - | - | - | - | - |
| | 30 Day Plan | - | - | - | - | - | - |
| | 31-60 Day Plan | - | - | - | - | - | - |
| | 61-90 Day Plan | - | - | - | - | - | - |

FIG. 9C

FIG. 9B

8/13

↑
FIG. 9B

FIG. 9F →

| | | | |
|------------------------|----------------|-----------|-----------|
| i) No Milestone | Sum of Balance | - | - |
| Accounts | - | - | - |
| Cume Plan | - | - | - |
| Cume Payments | - | - | - |
| Cume Variance | - | - | - |
| Current Plan | - | - | - |
| Current Payments | - | - | - |
| 30 Day Plan | - | - | - |
| 31-60 Day Plan | - | - | - |
| 61-90 Day Plan | - | - | - |
| Total Sum of Balance | 42,938,750 | 1,724,811 | 3,412,500 |
| Total Accounts | 1,487 | 37 | 67 |
| Total Cume Plan | 2,285,852 | 290,052 | 237,067 |
| Total Cume Payments | 192,227 | 86,021 | 29,923 |
| Total Cume Variance | (2,093,625) | (204,032) | (207,144) |
| Total Current Plan | 193,192 | 12,383 | 20,247 |
| Total Current Payments | 9,870 | 3,045 | 85 |
| Total 30 Day Plan | 257,790 | 4,405 | 101,969 |
| Total 31-60 Day Plan | 298,259 | 17,140 | 14,265 |
| Total 61-90 Day Plan | 344,672 | 6,364 | 99,939 |

FIG. 9C

9/13

| d) closed | e) closed-delinquent | f) PIF | g) prev PIF | h) no CFID | i) No Milestone | Grand Total |
|------------|----------------------|---------|-------------|------------|-----------------|-------------|
| - | - | - | - | - | - | 43,017,107 |
| - | - | - | - | - | - | 1,492 |
| - | - | - | - | - | - | 2,290,234 |
| - | - | - | - | - | - | 192,606 |
| - | - | - | - | - | - | (2,097,626) |
| - | - | - | - | - | - | 193,798 |
| - | - | - | - | - | - | 10,151 |
| - | - | - | - | - | - | 258,560 |
| - | - | - | - | - | - | 298,965 |
| - | - | - | - | - | - | 345,375 |
| 16,399 | - | 122 | - | - | - | 1,662,975 |
| 2 | - | 1 | - | - | - | 35 |
| 1,882 | - | 8 | - | - | - | 287,561 |
| 671 | - | 15 | - | - | - | 86,326 |
| (1,211) | - | 7 | - | - | - | (201,235) |
| 608 | - | 1 | - | - | - | 12,387 |
| - | - | 15 | - | - | - | 2,779 |
| 103 | - | 1 | - | - | - | 3,738 |
| 96 | - | 1 | - | - | - | 16,531 |
| 98 | - | 1 | - | - | - | 7,760 |
| - | - | - | - | - | - | 3,405,285 |
| - | - | - | - | - | - | 65 |
| - | - | - | - | - | - | 236,691 |
| - | - | - | - | - | - | 29,663 |
| - | - | - | - | - | - | (207,008) |
| - | - | - | - | - | - | 20,195 |
| - | - | - | - | - | - | 85 |
| - | - | - | - | - | - | 101,927 |
| - | - | - | - | - | - | 14,208 |
| - | - | - | - | - | - | 99,882 |
| 13,416,607 | 141,605 | 138,691 | - | - | - | 13,704,118 |
| 342 | 3 | 4 | - | - | - | 349 |
| 1,894,567 | 53,977 | 40,132 | - | - | - | 1,989,053 |
| 2,056,555 | 8,119 | 47,009 | - | - | - | 2,111,923 |
| 161,988 | (45,858) | 6,876 | - | - | - | 122,870 |
| 152,818 | 70 | 118 | - | - | - | 153,059 |
| 67,991 | - | 15,999 | - | - | - | 83,990 |
| 87,709 | 90 | 130 | - | - | - | 87,990 |
| 286,861 | 82 | 116 | - | - | - | 287,115 |
| 116,556 | 81 | 118 | - | - | - | 116,812 |

FIG. 9A

FIG. 9E

FIG. 9D

PORTFOLIOS

**John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square,
Suite 2600, St. Louis, MO 63102 (314) 621-5070**

Long Teasdale LLP, One Metropolitan Square

center, Armstrong Teasdale LLP, One Metropolitan
Suite 2600, St. Louis, MO 63103 (314) 631-5070

FIG. 9B

10/13

FIG. 9D

FIG. 9F

FIG. 9E

11/13

← → FIG. 9C

FIG. 9E

| | | | | | | |
|------------|-----------|------------|------------|--------|--------|-------------|
| - | - | - | - | - | 18,000 | 16,000 |
| - | - | - | - | - | 1 | 1 |
| - | - | - | - | - | 665 | 665 |
| - | - | - | - | - | (665) | (665) |
| - | - | - | - | - | 91 | 91 |
| - | - | - | - | - | - | - |
| - | - | - | - | - | 117 | 117 |
| - | - | - | - | - | 2,527 | 2,527 |
| - | - | - | - | - | 107 | 107 |
| 13,433,006 | 4,220,828 | 11,907,067 | 26,613,696 | - | 18,000 | 104,268,658 |
| 344 | 90 | 491 | 859 | 3 | 1 | 3,376 |
| 1,896,449 | 834,440 | 2,672,126 | - | - | 665 | 8,216,651 |
| 2,057,226 | 220,777 | 3,991,631 | 11,547,101 | 15,303 | - | 18,140,208 |
| 160,776 | (613,663) | 1,319,505 | 11,547,101 | 15,303 | (665) | 9,923,556 |
| 153,427 | 28,970 | 61,053 | - | - | 91 | 469,362 |
| 67,991 | 16 | 16,087 | - | - | - | 97,094 |
| 87,812 | 18,184 | 91,346 | - | - | 117 | 561,642 |
| 286,957 | 57,377 | 156,464 | - | - | 2,527 | 832,988 |
| 116,653 | 40,703 | 110,739 | - | - | 107 | 721,177 |

FIG. 9F

12/13

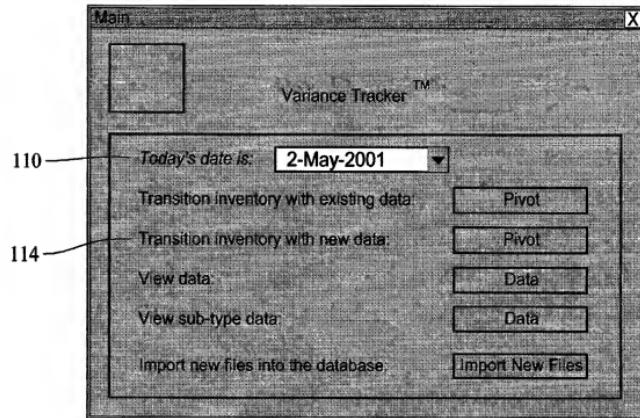


FIG. 10

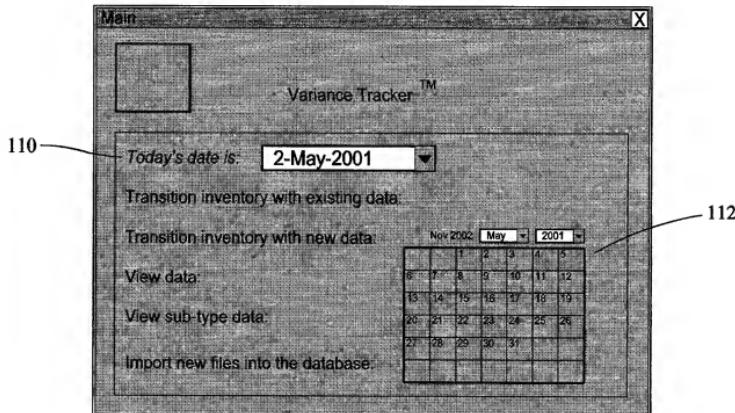


FIG. 11

13/13

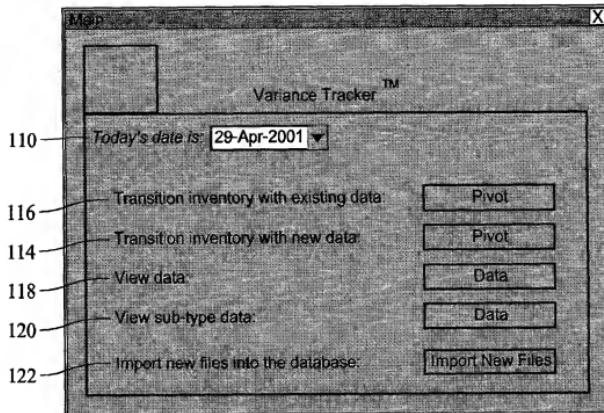


FIG. 12

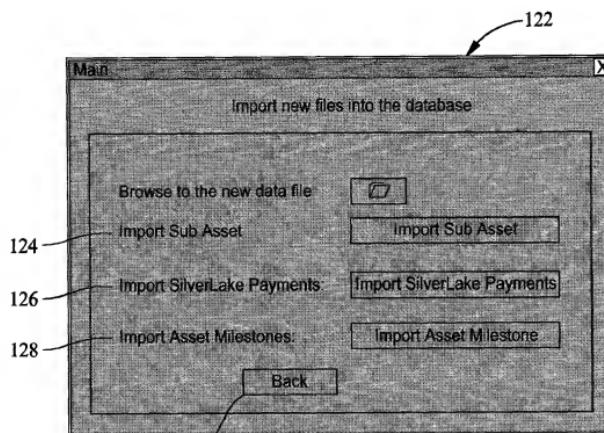


FIG. 13